

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Brian Michael Lawton et al.
Application No.: Not Yet Known
U.S. Filing Date: October 12, 2001
Title: **SYSTEM AND METHOD FOR OPTIMIZING
COLLECTION FROM SKIP ACCOUNTS**
Group Art Unit: Not Yet Known
Examiner: Not Yet Assigned



Box Patent Application
Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for the Applicants hereby bring the following references thought to be relevant to the examination of the above-identified application, which are listed on the attached modified PTO Form No. 1449 to the attention of the Examiner. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

No fee is deemed necessary with the filing of these documents. If a fee is deemed

necessary, we authorize the Commissioner of Patents and Trademarks to charge Deposit Account
No. 02-0393.

Dated: October 12, 2001

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Frank M. Gasparo", written over a horizontal line.

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Complete if Known

Application Number

Filing Date

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First Named Inventor

Brian Lawton

Group Art Unit

Examiner Name

Attorney Docket Number

56145473-19

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**Examiner
Signature**

Date
Considered

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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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